

ONE VOICE. ONE VISION. ONE RESOURCE.



## MEMBERSHIP APPLICATION

# Commercial/Multifamily Regular Members

Our strength is your SUCCESS. With a dedicated team of policy and advocacy experts, we drive legislation and regulation to ensure your business is able to operate at its full potential. We support members' success in our dynamic, evolving industry through education, research, information and events. Our member resources are must-have tools that are an investment in the success of your team and your business.

[MBA.ORG/JOIN](http://MBA.ORG/JOIN)

**MBA**<sup>®</sup>

MORTGAGE BANKERS ASSOCIATION

## Commercial/Multifamily Regular Members

Membership Year: October 1, 2024–September 30, 2025

To process your MBA membership application, select from the list of regular membership options below, follow the instructions on the corresponding pages, complete the enclosed forms and return along with your payment.

### Membership Policies

To process your new MBA membership, follow the instructions below, complete the enclosed **MBA Membership Application** and return it along with your payment.

**MBA membership is corporate**, therefore, parent companies, subsidiaries, sister companies or divisions operating under a different entity name must maintain their own membership.

Dues to MBA are not deductible as a charitable contribution but may be deductible in part as an ordinary and necessary business expense. Because MBA engages in lobbying activities on behalf of its members, the portion of dues allocated to MBA's lobbying, as defined by the Internal Revenue Service, is not deductible. **For 2025, the non-deductible portion of the dues is 10 percent.** Consult your tax advisor for additional information. Membership is nonrefundable. Companies meeting one of the following company definitions are eligible for regular membership in MBA:

**Mortgage Banking Company:** company whose primary business is the origination and/or servicing of loans on residential, commercial and/or multifamily real estate.

**Investor/Securitizer:** companies that do not originate or service mortgage loans either for sale to others or to be held in mortgage portfolio, but purchase mortgage loans or other types of real estate and act as a securitizer or trader of mortgage-backed securities.

**Portfolio Lender:** company that primarily originates loans on commercial/multifamily real estate and holds those loans in portfolio or purchases commercial/multifamily loans for portfolio.

### Need Assistance?

If you have any questions or need assistance processing your MBA membership application, contact Member Services team at (800) 793-6222 (select option 1) or visit [MBA.org/HelpDesk](https://www.mba.org/HelpDesk).

# COMMERCIAL / MULTIFAMILY DUES CALCULATION

## Commercial / Multifamily Regular Member Dues Assessment Definitions

All calculations are for the one-year period of July 1, 2023–June 30, 2024.

### Commercial/Multifamily Originations (complete lines 1 and 4 below)

Origination volume includes all first mortgage originations including loans on manufactured housing communities. Do not include construction loans or loans originated for your firm’s portfolio. Include all loans originated for main and branch offices.

### Commercial/Multifamily Servicing (complete lines 2, 3 and 4 below)

Servicing volume includes (a) servicing of all permanent loans for others including manufactured housing communities, (b) the whole loan volume of participations sold to others, and (c) servicing handled by sub-servicers or others where income accrues to your firms.

### Commercial/Multifamily Portfolio (complete lines 5 and 6 below)

Portfolio includes all commercial and multifamily first mortgage originations that are originated and purchased and held in portfolio.

### Commercial/Multifamily Investment / Securitization (complete lines 5 and 6 below)

Investment / Securitization includes all purchased mortgage loans or other types of real estate that are securitized and/or traded as mortgage-backed securities.

## Commercial Origination and Servicing Dues Calculation

	Volume	Dues Payable (Pg. 11)
1 Commercial/Multifamily Originations		
2 Commercial/Multifamily Servicing	+	
3 Commercial/Multifamily Subservicing (deduct subservicing dues payable by 50%)	+	
4 Total Commercial/Multifamily Volumes/Dues Payable	=	\$

## Commercial / Multifamily Portfolio Investment / Securitization Dues Calculation

	Assets/Volume	Dues Payable (Pg. 11)
5 Commercial/Multifamily Portfolio/Investment/Securitization		
6 Enter larger of two Dues Payable amounts from line 4 or line 5		
Commercial/Multifamily Regular Member Dues from line 6		
<b>Total 2025 Dues Payable</b>		\$

**Market Focus:**  Commercial  Multifamily (Check all that apply)

## Payment Information

**Membership dues are non-refundable**

**Credit Card** (MBA accepts credit card payments up to \$25,000)

- VISA   
  Master Card   
  American Express   
  Discover   
  **ACH Information** (Proceed to form on next page)  
 **Check Enclosed** (Make payable to: Mortgage Bankers Association)   
  **Bank Transfer** (Include copy of transfer receipt)

Card Number

Expiration Date

CSC Code

Name as it Appears on Card

Signature (required)

- I certify that all data provided is correct to the best of my knowledge. The undersigned hereby applies for membership in the Mortgage Bankers Association and affirms that the applicant is in accord with and conducts business in conformity with the purposes of the MBA Canons of Ethics.

Company Name

Member Number

Completed By (print)

Phone Number

Date

Signature (required)\*\*

- \*\* By signing this application for membership in the Mortgage Bankers Association, you consent for you and your company's employees to receive direct mail, emails, faxes, and other electronic communications related to MBA membership events, and to products and services of MBA, our affiliates, our affinity partners, and other select third parties.

### Where to Submit

#### Express Mail Payments

(Check Only)

Mortgage Bankers Association  
 ATTN: Lockbox 791419  
 1000 Stewart Ave  
 Glen Burnie, MD 21061

#### Regular Mail Payments

Mortgage Bankers Association  
 P.O. Box 791419  
 Baltimore, Maryland 21279-1419

#### Bank Transfer

Call (800) 793-6222,  
 select option 1.

#### Email

Send to: [join@mba.org](mailto:join@mba.org)

For assistance, contact  
 MBA's Member Services at  
 (800) 793-6222, select option 1  
 or visit [MBA.org/HelpDesk](http://MBA.org/HelpDesk).

Tax ID# 36-1505650

**For Staff Use Only:**     20FOR12     2-Yr.

## ACH Payment Instructions

To ensure credit to your account, please complete the following information form and email to Kathryn Butler, Staff Accountant, at [kbutler@mba.org](mailto:kbutler@mba.org) before sending your ACH payment. Please include supporting documentation for proper processing (i.e. copies of invoice(s), applications, or registration forms of items paid).

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Company Name

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Contact Person

Phone Number

---

Street Address

City

State

Zip

---

Banking Institution

---

Banking Institution Street Address

City

State

Zip

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Invoice or Order Number

Total Payment Amount

## Mortgage Bankers Association ACH Information

**Receiving Institution Name:**

Truist  
214 N. Tryon Street  
Charlotte, NC 28202

**Account Name:**

Mortgage Bankers Association

**Account Type:**

Checking

**Account Number:**

53026776

**Routing Number:**

021052053

MBA does not pay for wiring and or transfer fees. Please keep in mind that some banking institutions charge transmittal or processing fees. The originating company must pay transmittal fees. International transfers must account for exchange rate to USD.

**RETURN ALL COMPLETED FORMS (PAGES 1-10).**

## Company Information

Company Name		Year Organized	
Street Address	City	State	Zip
Phone		Website	

### Type of Business (Please Check One):

- |   |   |   |   |
|---|---|---|---|
| <input type="checkbox"/> Commercial Bank/Thrift (>\$10 billion in assets) | <input type="checkbox"/> Direct Private Lender                      | <input type="checkbox"/> Hedge Fund             | <input type="checkbox"/> Mortgage Servicer or Subservicer |
| <input type="checkbox"/> Community Bank/Thrift (<\$10 billion in assets)  | <input type="checkbox"/> Debt Fund                                  | <input type="checkbox"/> Housing Finance Agency | <input type="checkbox"/> Pension Fund                     |
| <input type="checkbox"/> Conduit  | <input type="checkbox"/> Holding Company                            | <input type="checkbox"/> Life Insurance Company | <input type="checkbox"/> Real Estate Investment Trust     |
| <input type="checkbox"/> Credit Union                                     | <input type="checkbox"/> Independent Mortgage Bank (non-depository) | <input type="checkbox"/> Mortgage Broker        | <input type="checkbox"/> Other: _____                     |
|   | <input type="checkbox"/> Investment Bank                            |   |   |

## Primary Contact

The primary contact serves as the company's membership coordinator. The primary contact receives all corporate membership related communication, including receipts, renewal documents, etc., and has online access to manage the corporate roster, subscriptions, etc.

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

## Secondary Contact

The secondary contact also receives renewal communication and has online access to manage the company membership.

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

## Staff

Your company's membership extends to your company's staff. Individuals linked to a company membership receive relevant communications related to industry activities and MBA programs and services, as well as discounts on conferences, products, and services. Use the form below to add key individuals to your company membership roster.

### Functional Role: Head of Commercial Real Estate

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

### Functional Role: Chief Executive Officer

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

### Functional Role: Executive Assistant to CEO

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

### Functional Role: Chief Underwriter

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

### Functional Role: Chief Credit Officer

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

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## Functional Role: Chief Administrative Officer

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Head of Compliance

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Head of Servicing (if applicable)

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

---

Street Address (if different than company address) City State Zip

## Functional Role: Chief Financial Officer

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Head of Human Resources

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Head of Training and Development

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip



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## Functional Role: Head of Diversity, Equity, & Inclusion

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Head of Credit Risk

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Head of Government Relations

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Head of Technology

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Head of Marketing

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Additional Staff Listing

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

# APPLICATION

## Additional Staff Listing

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Additional Staff Listing

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

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Name Mr. Mrs. Ms.	Title		
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Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Additional Staff Listing

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## MORPAC Authorization

I authorize MORPAC, the political action committee of the Mortgage Bankers Association (“MBA”) of which the above referenced enterprise is a member, to solicit contributions from myself and the executive and administrative employees and shareholders of my company (those paid on a salary basis and have policymaking, managerial, professional, or supervisory responsibilities). The authorization is effective for the years indicated below.

<input type="checkbox"/> 2025	_____	_____	_____
	Signature	Name (Print)	Date
<input type="checkbox"/> 2026	_____	_____	_____
	Signature	Name (Print)	Date
<input type="checkbox"/> 2027	_____	_____	_____
	Signature	Name (Print)	Date
<input type="checkbox"/> 2028	_____	_____	_____
	Signature	Name (Print)	Date

Contributions to MORPAC are used to support candidates to federal office. MORPAC may only solicit contributions from certain restricted classes of individuals. MORPAC is required to obtain written member company authorizations prior to soliciting individuals on the basis that they are eligible member employees or shareholders.

Member authorizations are designated by year; multiple year authorizations are permitted at one time. A company may authorize only one trade association PAC each year to solicit permitted employees.

A MORPAC representative will contact you to receive your permission prior to soliciting any of your employees or shareholders pursuant to this authorization. The above signatory is authorized to provide MORPAC with this solicitation authorization.

# 2024 PAYMENT DUES SCHEDULE

Membership Year: October 1, 2024–September 30, 2025\*

## Commercial/Multifamily Members

### COMMERCIAL/MULTIFAMILY DUES SCHEDULE

Origination and Servicing Volume (Millions)	2025 Dues
\$1–100	\$1,855
\$101–160	\$2,240
\$161–250	\$2,800
\$251–500	\$3,560
\$501–1,000	\$5,190
\$1,001–2,500	\$8,390
\$2,501–5,000	\$12,510
\$5,001–10,000	\$19,220
\$10,001–25,000	\$23,800
\$25,001 and above	\$41,450
Subservicing dues are payable at 50% of the dues listed for the corresponding volumes.	

### MORTGAGE PORTFOLIO (Commercial/Multifamily Only) OR INVESTMENT/SECURITIZATION (Residential and Commercial/Multifamily) DUES SCHEDULE

Mortgage Portfolio OR Investment / Securitization	2025 Dues
Less than \$1 billion	\$1,880
\$1–4.9 billion	\$4,175
\$5–9.9 billion	\$8,650
\$10 billion or greater	\$12,975

### MORTGAGE/TITLE INSURANCE COMPANY

Gross Revenue from Mortgage and/or Title Insurance Underwriting	2025 Dues
Less than \$500 million	\$11,300
\$500 million–\$1 billion	\$22,475
\$1 billion and above	\$33,750

## Residential Members

### RESIDENTIAL DUES SCHEDULE

Origination Volume (Millions)	2025 Dues	Servicing Volume (Millions)	2025 Dues
\$1–75	\$1,350	\$1–1,000	\$1,350
\$76–100	\$1,980	\$1,001–1,500	\$1,980
\$101–150	\$3,050	\$1,501–2,500	\$3,050
\$151–225	\$4,575	\$2,501–3,500	\$4,575
\$226–300	\$6,550	\$3,501–5,000	\$6,550
\$301–375	\$8,590	\$5,001–6,500	\$8,590
\$376–500	\$10,575	\$6,501–8,000	\$10,575
\$501–650	\$13,170	\$8,001–9,500	\$13,170
\$651–800	\$16,475	\$9,501–11,000	\$16,475
\$801–1,000	\$21,050	\$11,001–13,000	\$21,050
\$1,001–1,250	\$26,340	\$13,001–15,000	\$26,340
\$1,251–1,500	\$32,950	\$15,001–20,000	\$32,950
\$1,501–2,000	\$39,450	\$20,001–25,000	\$39,450
\$2,001–2,500	\$52,700	\$25,001–30,000	\$52,700
\$2,501–3,000	\$65,800	\$30,001–40,000	\$65,800
\$3,001–4,750	\$78,975	\$40,001–80,000	\$78,975
\$4,751–20,000	\$95,550	\$80,001 and above	\$95,550
\$20,001 and above	\$115,375	Subservicing dues are payable at 50% of the dues listed for the corresponding volumes.	

\* Membership dues are prorated accordingly for join dates after January 1.

# MBA Canons of Ethics

## 1. Professionalism

Members conduct their business in a professional manner, ensuring that their personnel are knowledgeable in the areas of real estate finance in which they participate and are acting in compliance with sound industry practices.

## 2. Integrity and Confidentiality

Members act in a manner that recognizes that integrity and confidentiality are essential in the real estate finance industry.

## 3. Public Trust

Members do not commit fraud or misrepresentation against the public and do endeavor to protect the public against fraud, misrepresentation and unethical practices in the real estate finance business. Members help eliminate or prevent practices which could be damaging to the public or to the integrity of the real estate finance industry.

## 4. Fiduciary Responsibilities

Members maintain and use money or property held on behalf of others in a prudent, identifiable manner and for the purposes such were received.

## 5. Disclosure of Information

Members provide accurate, timely and meaningful information to those with whom they do business.

## 6. Conflicts of Interest

Members disclose any financial or other conflicts of interest.

## 7. Compliance with Laws

Members act in conformity with applicable laws and regulations, including but not limited to antitrust, data security, and anti-discrimination laws, and cooperate in every appropriate way with governmental bodies.

## 8. Non-discrimination

Members conduct their business without regard to race, color, sex, religion, marital status, national origin, age, or any other protected class status of the persons with whom they deal.

## 9. Honesty in Advertising

Member advertisements and solicitations accurately describe products and services, using clear, simple, truthful and understandable statements.

## 10. Sanctity of Agreements

Members do not breach or avoid an agreement or commitment, whether written or oral.

## 11. Competition

Members support healthy competition in the real estate finance industry.

## 12. Ethics Compliance

Members and their employees engaged in real estate finance are familiar with and comply with these Canons. Members cooperate, promptly and in good faith, with any investigation related to compliance with these Canons. Failure to cooperate may result in suspension from or termination of membership.